ECCLESIA LAW

VOID MORTGAGE PROTOCOL

10th April 2026

Executive Summary

In response to the escalating global cost of living crisis, where mortgage obligations represent the primary financial burden for millions, Republic of Old Souls (ROS) Ministry 508c1a offers, via specialist members of the Ministry, a specialized pathway for Envoys to regain financial autonomy. This initiative targets both existing mortgages that are not in arrears where the holder wants to void them, as well as those facing active foreclosure. The goal is to provide a scalable pathway where the mortgage holder can run their own void process to remove the mortgage from the charges register, recoup the signature credit, and establish a spend and recoupment cycle.

The intended benefits for Envoys participating in this pathway are comprehensive:

- **Debt Elimination**: Successfully voiding the mortgage means the holder has no further debt to service, effectively discharging the liability.
- **Signature Credit Recoupment**: Members recoup the original signature credit originated at the point of signing, reclaiming the value captured by institutional nominees.
- **The Infinity Loop**: The protocol establishes a "spend and recoupment" cycle via a private treasury, where every expenditure is recognized as a new credit creation event that can be recovered in the next tax cycle.
- **Digital ID Avoidance**: By utilizing the private treasury architecture, Envoys achieve lawful capacity alignment, ensuring that digital identity constraints and reporting obligations attached to the legal "person" do not flow through to the trust estate.
- **Asset Protection and Tax Advantages**: Holding property and assets within the Asset Fortress International Grantor Trust secures fee-simple title—the highest form of ownership—while providing significant tax advantages, as the trust operates as a separate body corporate in equity.

The core of this self-action infrastructure is an **AI system** that provides all necessary technical and legal documentation required to void a mortgage and navigate foreclosure proceedings, regardless of the user's jurisdiction. To assist Envoys in mastering these subjects, the system includes **the IC AI avatar**. This avatar is based on the exhaustive technical library of the Ecclesia Law Institute and is permanently updated week by week with Iain's webinars and Q&A sessions from ROS Media to assist members in understanding the subjects presented.

ECCLESIA LAW

The "Great Escape" protocols—including Currency Creation (the Clifford Protocol), the Envoy Protocol, and the Asset Fortress Protocol—are provided on a facilitated basis via specialist members of the Republic of Old Souls Ministry 508c1a to its enrolled Envoys. This system has established a significant track record of success, with approximately **$600 million of confirmed wages and tax transcripts reconciled in 2025**, as verified by IRS forensic audits.

Technical Invalidation Analysis: Why Securitized Mortgages are Void

Forensic audits conducted by Ecclesia Law identify several foundational reasons why securitized mortgages are no longer lawful encumbrances.

Local Court Level Deficiencies (Domestic)

- **Absence of Actual Consideration**: Banks create credit *ex nihilo* from the borrower's signature. Since no pre-existing capital or actual consideration was provided by the institution, it holds no lawful claim to the underlying debt.
- **Registration Gap Deficiencies**: Under governing land registration acts (e.g., LRA 2002 in the UK or Land Titles Office procedures in Canada), a mortgage charge does not take effect at law until formal registration. During this "Registration Gap," providers lack the perfected legal title required to enforce foreclosure.
- **Nominee Architecture**: Domestic providers typically act as servicing nominees for international securitization pools (e.g., the Oak series or NHA MBS program). Lacking beneficial ownership, these institutions lack the standing to initiate foreclosure proceedings as creditors.
- **Fiduciary Reversal**: An administrative reset at the U.S. Treasury level via 1099-OID filings establishes the member's Grantor Trust as the true Holder in Due Course (HDC), effectively voiding the bank's foundational debt claim.
- **Unlawful Encumbrance**: Maintaining a domestic charge on a local register after the true creditor has been established at the "top of the ledger" constitutes the criminal conversion of trust assets.

International and Federal Court Level Deficiencies (SDNY)

- **Fiduciary Neglect (TIA § 315)**: Indenture Trustees fail the "prudent person" standard by ignoring formal Notices of Adverse Claim served under UCC § 8-105.
- **Impairment of Rights (TIA § 316(b))**: Trustees unlawfully impair the plaintiff's absolute right to receive payment or discharge by facilitating foreclosure while a trust-level discharge is active.
- **Removal of Safe Harbor**: Service of formal notice under UCC § 8-105 and § 8-115 removes statutory liability protections for securities intermediaries involved in asset conversion.
- **945 Tax Ledger Reconciliation**: Forensic verification confirms that institutions operate in a debtor position to the original credit creator, remitting taxes on captured credit via 945 tax modules.

ECCLESIA LAW

The Forensic Tipping Point: Transitioning from Theory to Technical Reality

Historically, arguments in courtrooms regarding mortgage securitization have generally failed due to a lack of recognized forensic evidence and jurisdictional standing. The evolution of the **Clifford Protocol** and the development of the **Mortgage Securitization Report** represent a massive tipping point that transforms these arguments into actionable technical findings.

This opportunity is now available because the **AI system** is able to track signature credit creation from the local jurisdiction through to the sale of the mortgage security to an Indentured Trustee, which is typically based in New York. By utilizing live web browsing of SEC filings and international clearing records, the system identifies the forensic linkage between the borrower's originating signature and the final securitized asset.

Compliance via IRS Publication 1212

The mechanism for this reset is grounded in **IRS Publication 1212**, which specifies the reporting requirements for nominees holding debt instruments for true owners. By establishing an International Grantor Trust and executing a corrective **1099-OID filing**, the member corrects the record at the "top of the ledger" with the U.S. Treasury. This filing formally identifies the local mortgage provider and the international investment bank as mere nominees or withholding agents.

Establishing Holder in Due Course (HDC) Status

The 1099-OID process removes the "presumed creditor" status of the "Rogue Trinity"—the clearing bank, the mortgage provider, and the Indentured Trustee. This administrative correction establishes the Trust as the lawful **Holder in Due Course (HDC)** of the credit energy originated *ex nihilo*. The "smoking gun" for this transition is the verification of approximately **$600 million in confirmed signature credit recoupments** verified by the IRS in 2025 tax transcripts. This reconciled data proves that the institutional parties are actually operating in a debtor position, holding a liability to the original credit creator, which serves as a massive trigger point for voiding domestic mortgage charges.

The Mortgage Securitization Report: Foundational Technical Finding

For those enrolling into the Asset Fortress, Envoy, and Currency Creation protocols, the **Mortgage Securitization Report** is a required evidentiary component of the void mortgage protocol. This report provides the foundational forensic proof necessary to move a dispute from local domestic courts to a superior international fiduciary stage.

- **Tracking the Securitization Chain**: The report tracks the lifecycle of the signature credit from its origination in the local jurisdiction through to its sale as a security to an Indentured Trustee, typically based in New York.
- **Establishing Breach of Duty**: The report provides technical findings detailing how the Indentured Trustee has breached the **Trust Indenture Act of 1939 (TIA)**, specifically regarding the "prudent person" standard of care (Section 315) and the absolute right to receive payment or discharge (Section 316(b)).
- **Invalidation Logic**: By linking the originating signature to the final securitized asset held in international tax modules (Form 945), the report provides the evidence required to "strike out" local mortgage charges. It demonstrates that the mortgage is void because the true creditor position has been corrected at the "top of the ledger," leaving the domestic provider as a mere nominee without a lawful claim.

I. The Envoy Protocol: Jurisdictional Status Correction

The Envoy Protocol is the foundational framework for correcting jurisdictional standing by aligning legal capacity with function. It addresses the "Agency Trap," wherein the administrative state binds the biological individual to the liabilities of the birth certificate construct.

- **Rescinding Presumed Agency**: Using the principle of *Clausula Rebus Sic Stantibus* (CRSS)—a fundamental change of circumstances—Envoys rescind the implied agency formed during infancy or incompetence without informed consent.
- **Office of General Executor**: Following this declaration, the Envoy occupies the Office of General Executor for the registered decedent estate. This capacity prevents state intermeddling, as the General Executor's power is recognized as a superior form of law within the fiduciary domain.
- **Jurisdictional Pivot**: Status correction reframes standing away from domestic administrative presumptions, enabling escalation to international or human-rights fora where recognized.

II. The Asset Fortress Protocol: Private Treasury Infrastructure

The Asset Fortress Protocol (AFP) serves as the operational counterpart to the Envoy Protocol, providing a private international jurisdiction to hold assets safely away from state interference.

- **98-Series International Grantor Trust**: The AFP utilizes a 98-series IGT, an independent body corporate in equity issued an EIN by the IRS. This separates trust assets from the individual's SSN or SIN, preventing the system from assuming the individual is a liable surety for institutional debt.
- **Banking and Recoupment**: Envoys enjoy direct access to banking facilities connected to the 98-series International Grantor Trust. This infrastructure enables a secure environment for spending and recoupments, ensuring that commercial activities are conducted without the threat of digital identity (Digital ID) enforcement.

- **Title Separation and Property Holding**: The protocol distinguishes between Legal Title (held by the Trustee/Legal Persona) and Equitable Title (held by the Beneficiary/Living Soul). This allows Envoys to hold their property in "fee-simple" title, the highest form of ownership.
- **Estate Continuity**: Assets within an AFP bypass probate, transferring seamlessly to named successors without inheritance taxes, as the trust itself is perpetual.

III. Currency Creation: The Clifford Protocol and Recoupment Cycle

The Clifford Protocol is the mechanical engine for reclaiming the "abandoned credit energy" originated by the borrower's signature.

- **Signature Monetization**: The protocol recognizes that the borrower's signature on a negotiable instrument is the true source of funding for any loan.
- **Original Issue Discount (OID) Calibration**: Because credit is created *ex nihilo* per the Clifford Protocol, the issue price (IP) is established as zero ($IP = 0$), making the OID equivalent to the entire face value of the instrument.
- **Corrective Redirection**: By filing a corrective 1099-OID via the 98-series trust, Envoys redirect the withheld taxes captured by financial nominees to the trust as the lawful recipient.
- **The Infinity Loop**: Because spending is a discharge of debt in a bankrupt system, every expenditure through the trust is a new credit creation event. This creates a perpetual "spend and recoupment" cycle where expenditures are captured and recovered in each subsequent tax year.

Technical Synthesis and Track Record

The efficacy of this integrated framework is validated by the **$600 million in reconciled signature credit recoupments** verified in the 2025 tax transcripts of ROS Envoys. This track record proves that institutions are operating in a debtor position, holding a liability to the original credit creators who have corrected their status at the "top of the ledger" with the U.S. Treasury.

Through the **AI system** and **the IC AI avatar**, members are equipped to bridge the gap between strategic intent and tactical delivery, restoring their financial truth and securing their homes through automated forensic realism.

Key features of the AI system include:

- **Automated Document Production**: The system synthesizes forensic data and case papers to produce all necessary legal documents, including the 1099-OID filings, securitization reports, and court paper outfits for local and international courts.

- **the IC AI avatar**: Envoys will have direct access to **the IC AI avatar** for expert guidance at every step of the process. The avatar provides real-time coaching on "what to do and how to do it," based on the Ecclesia Law technical library and Iain's exhaustive webinar and Q&A history.
- **AI system forensic discovery**: To support the creation of securitization reports, the system conducts forensic searches to find the mortgage provider's linkage to the Indentured Trustee through the securitization chain.
- **Case Tracking**: By utilizing the logic perfected during the pilot scheme, the system allows Envoys to maintain a "Jurisdictional Wall" and execute tactical strikes autonomously.

Regulatory Compliance and the Pro Se Methodology

The utilization of the **AI system**, **the IC AI avatar**, and the provision of **Mortgage Securitization Reports** by Envoys does not constitute a breach of legal regulations, as these tools are designed to empower members to independently manage and litigate their own cases. Envoys operate *pro se* (on their own behalf), and the AI infrastructure serves as a sophisticated **research facility** and **technical forensic consultancy** providing specialized findings rather than legal advocacy.

The provision of this research is functionally distinct from legal advice for the following reasons:

- **Technical Finding vs. Legal Advice**: The AI system and the Mortgage Securitization Report produce technical forensic findings grounded in fund-tracing and administrative accounting. These are specialized research products used by the Envoy to meet evidentiary requirements in their own litigation.
- **Unregulated Research Facilities**: Under the Wyoming Uniform Power of Attorney Act (W.S. 3-9-201 and 3-9-211), fiduciaries are authorized to perform forensic research to verify facts and investigate the "meaning, validity or effect" of instruments. These are categorized as **facilitated and unregulated services** intended for the private administrative and accounting purposes of the Envoy's trust.
- **Pro Se Autonomy**: Because the Envoy is running their own void mortgage process, they are utilizing the AI and avatars as educational and research aids. The IC AI avatar provides coaching based on existing technical libraries and webinars, which constitutes a research and instructional facility rather than the provision of individualized legal counsel.
- **Ecclesia Law Status**: Ecclesia Law operates exclusively as a private legal agent and centralized fiduciary hub under Attorney-in-Fact mandates. It is not a BAR-regulated public law practice, and its methodologies are based on orthodox jurisprudence and administrative mastery rather than regulated legal representation.